

USDA Rural Development, Partners & Community Rally To Assist Disabled Man With Homeownership

Outline Of Need: John Bahr's love for dirt bike riding resulted in an accident that changed his life at age 32 forever. He hit a jump and was thrown from his bike leaving his neck broken and him confined to a wheelchair. John knew, following the accident and rehab that he wished to move from Chappell back to Sidney to be close to family. Bahr's limited social security disability income and the lack of affordable housing in Sidney made it challenging to locate a home that would meet his needs.

"I feel very fortunate for all of the hard work everyone put forth to make my dream come true of owning a handicapped accessible home. I cannot thank everyone enough for everything they have done-- from all of the paperwork to the actual construction of my house. It was definitely a team effort. A special thank you goes to the key contributors of my being a homeowner; my friend Kelly Alexander, my sister Lori Borchert, USDA Rural Development's Kathy Hruska and Panhandle Community Services' Diana McClanhan."

--John Bahr, Homeowner



How Rural Development Helped: Bahr's sister, approached USDA Rural Development regarding a home loan and soon housing financing partners, friends and family joined forces. Partners included USDA Rural Development with a \$59,424 low interest direct homeownership loan. The Nebraska Housing Developers Association (NHDA), who administers a statewide homeownership program for people with disabilities in partnership with Assistive Technology Partnership, provided a no-interest deferred loan of \$22,000. The City of Sidney provided down payment assistance of \$10,000 from re-use trust funds originally received from DED. Additionally, \$3,000 was provided to John in the form a forgivable loan through the "First Down Nebraska III" program administered by the NHDA in partnership with the First National Bank of Omaha using FHLBank Topeka Affordable Housing Program funds. Panhandle Community Services, a member of the statewide homebuyer education delivery system called R.E.A.C.H. (Readiness, Education, and Awareness Collaborative for Homebuyers and Homeowners), provided homebuyer education to John. Instrumental to the home's construction was Kelly Alexander, a childhood friend and general contractor who designed and built the home. Alexander also enlisted many family and friends to donate their time and labor that helped to bring down the costs of the home and in turn Bahr's loan amount.

The Results: John made his way back home and into a newly constructed, handicap accessible house. His home features three-bedrooms, two-baths, one of which is located off his bedroom that he can roll into. The doors are wider to accommodate John's wheelchair and countertops are handicap accessible.

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